

05-24-04

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PATENTS

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

TRANSMITTAL LETTER

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

The undersigned attorney for the applicant hereby transmits the following:

1. Petition to Make Special and to Accelerate Examination;
 2. Request for Pre-First Office Action Interview;
 3. Information Disclosure Statement;
 4. Form PTO-1449;
 5. Cited References;
 6. Fee Transmittal;
 7. Check for \$130.00; and,
 8. Postcard.

I hereby certify that this correspondence is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated below and is addressed to the Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.
Deposit Date: May 21, 2004

Express Mail Label No. EV 371442923 US

William O. Isaacs, Reg. No. 44,165

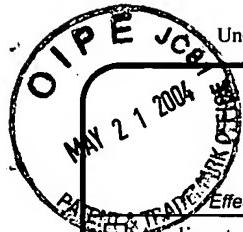
The Commissioner is authorized to charge any fees deemed necessary for consideration of the attached papers to Deposit Account No. 11-0980.

Respectfully submitted,



William O. Isaacs, II
Reg. No. 44,165

King & Spalding LLP
191 Peachtree Street, 45th Floor
Atlanta, Georgia 30303
404.572.4600



Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

FEE TRANSMITTAL for FY 2004

Effective 01/01/03, patent fees are subject to annual revision

 Applicant claims small entity status. See 37 CFR 1.27TOTAL AMOUNT OF PAYMENT (\$)**130.00****Complete if Known**

Application Number	10/697,774
Filing Date	October 30, 2003
First Named Inventor	Theresa M. Deggendorf
Examiner Name	Unassigned
Art Unit	3624
Attorney Docket No.	08898.105002

METHOD OF PAYMENT (check all that apply)
 Check Credit card Money Other None Order
 Deposit Account:

Deposit Account Number

11-0980

Deposit Account Name

King & Spalding LLP

The Commissioner is authorized to: (check all that apply)
 Charge fee(s) indicated below Credit any overpayments
 Charge any additional fee(s)
 Charge fee(s) indicated below, except for the filing fee to the above-identified deposit account.
FEE CALCULATION**1. BASIC FILING FEE**

Large Entity Fee	Small Entity Fee	Fee Description	Fee Paid
Code (\$)	Code (\$)		
1001 770	2001 385	Utility filing fee	
1002 340	2002 170	Design filing fee	
1003 530	2003 265	Plant filing fee	
1004 770	2004 385	Reissue filing fee	
1005 160	2005 80	Provisional filing fee	
SUBTOTAL (1) (\$)			0.00

2. EXTRA CLAIM FEES FOR UTILITY AND REISSUE

Extra Claims Fee from Fee Paid below

Total Claims	[] - 20** = [] X [] = []
Independent Claims	[] - 3** = [] X [] = []
Multiple Dependent	[] = []

Large Entity Fee	Small Entity Fee	Fee Description
Code (\$)	Code (\$)	
1202 18	2202 9	Claims in excess of 20
1201 86	2201 43	Independent claims in excess of 3
1203 290	2203 145	Multiple dependent claim, if not paid
1204 86	2204 43	** Reissue independent claims over original patent
1205 18	2205 9	** Reissue claims in excess of 20 and over original patent
SUBTOTAL (2) (\$)		0.00

FEE CALCULATION (continued)**3. ADDITIONAL FEES**

Large Entity	Small Entity	Fee Description		Fee Paid
Fee Code	Fee (\$)	Fee Code	Fee (\$)	
1051	130	2051	65	Surcharge - late filing fee or oath
1052	50	2052	25	Surcharge - late provisional filing fee or cover sheet
1053	130	1053	130	Non-English specification
1812	2,520	1812	2,520	For filing a request for ex parte reexamination
1804	920*	1804	920*	Requesting publication of SIR after Examiner action
1805	1,840*	1805	1,840*	Requesting publication of SIR after Examiner action
1251	110	2251	55	Extension for reply within first month
1252	420	2252	210	Extension for reply within second month
1253	950	2253	475	Extension for reply within third month
1254	1,480	2254	740	Extension for reply within fourth month
1255	2,010	2255	1,005	Extension for reply within fifth month
1401	330	2401	165	Notice of Appeal
1402	330	2402	165	Filing a brief in support of an appeal
1403	290	2403	145	Request for oral hearing
1451	1,510	1451	1,510	Petition to institute a public use proceeding
1452	110	2452	55	Petition to revive - unavoidable
1453	1,330	2453	665	Petition to revive - unintentional
1501	1,330	2501	665	Utility issue fee (or reissue)
1502	480	2502	240	Design issue fee
1503	640	2503	320	Plant issue fee
1460	130	1460	130	Petitions to the Commissioner
1807	50	1807	50	Processing fee under 37 CFR 1.17(q)
1806	180	1806	180	Submission of Information Disclosure Stmt
8021	40	8021	40	Recording each patent assignment per property (times number of properties)
1809	770	2809	385	Filing a submission after final rejection (37 CFR 1.129(a))
1810	770	2810	385	For each additional invention to be examined (37 CFR § 1.129(b))
1801	770	2801	385	Request for Continued Examination (RCE)
1802	900	1802	900	Request for expedited examination of a design application
Other fee (specify)				
* Reduced by Basic Filing Fee Paid			SUBTOTAL (3) (\$)	
			130.00	

**or number previously paid, if greater; For Reissues, see above

SUBMITTED BY**Complete (if applicable)**

Name (Print/Type)	William O. Isaacs, II	Registration. No. (Attorney/Agent)	44,165	Telephone	404.572.4600
Signature				Date	May 21, 2004

WARNING: Information of this may become public. Credit card Information should not be included on this form. Provide credit card information and authorization on PTO-2038.

This collection of information is required by 37 CFR 1.17 and 1.27. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentially is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing this form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.



PATENTS

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Theresa M. Deggendorf

)

) Art Unit: 3624

)

) Examiner: Unassigned

)

) Atty Docket No: **08898.105002**

)

)

Serial No.: **10/697,774**

Filed: **October 30, 2003**

For: **Method and System for Tracking and
Reporting Automated Clearing House
Transaction Status**

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)

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Applicant cites the information on the attached Form PTO-1449, "List of Information Disclosed by Applicant," pursuant to 37 C.F.R. §§ 1.56, 1.97, and 1.98. Applicant has enclosed a copy of each cited item.

The citation of this information does not constitute an admission of priority or that any cited item is available as a reference, or a waiver of any right the applicant may have under applicable statutes, Rules of Practice in patent cases, or otherwise.

Respectfully submitted,

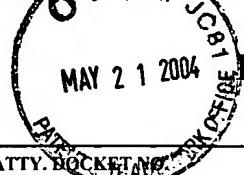
William O. Isaacs, II
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Atlanta, Georgia 30303

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William O. Isaacs, Reg. No. 44,165

FORM PTO-1449, Adapted



MAY 21 2004

LIST OF INFORMATION DISCLOSED BY APPLICANT

(Use several sheets if necessary)

ATTY. DOCKET NO.	SERIAL NO.	FILING DATE
08898.105002	10/697,774	October 30, 2003
APPLICANT		GROUP
Theresa M. Deggendorf		3624

U.S. PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
AA	4,823,264	04/18/89	Gilbert R. Deming	364	408	05/27/86
AB	6,076,074	06/13/00	Robert M. Cotton et al.	705	40	05/05/99
AC	2003/0182227 A1	09/25/03	Eri Guzman	705	39	03/25/02
AD	6,317,745	11/13/01	George F. Thomas et al.	707	100	03/15/00
AE	5,717,868	02/10/98	David L. James	395	235	03/07/95
AF	6,246,999	06/12/01	James F. Riley et al.	705	30	06/19/98
AG	6,026,379	02/15/00	Daniel R. Haller et al.	705	34	06/17/96
AH	6,141,651	10/31/00	James F. Riley et al.	705	35	06/19/98
AI	6,173,272	01/09/01	George F. Thomas et al.	705	42	04/27/98
AJ	4,727,243	02/23/88	Eugene Savar	235	379	10/24/84

FOREIGN PATENT DOCUMENTS

	DOCUMENT NUMBER	DATE	COUNTRY	NAME	TRANSLATION YES NO.
AK					

OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.)

AL		Fedline User Guide, ACH, Version 2.4, March 2002, including Fedline User Guide, Host Communications, Version 2.4, June 1997
AM		ACH Goes Across the Border, South Florida Banking Institute, Vicki Anderson, Retail Payments Office, Federal Reserve System, October 29, 2001
AN		William B. Nelson, ACH News From Europe, Payments Journal, January/February 2002,
AO		

EXAMINER	DATE CONSIDERED
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EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

FORM PTO-1449, Adapted

LIST OF INFORMATION DISCLOSED BY APPLICANT

(Use several sheets if necessary)

ATTY. DOCKET NO.		SERIAL NO.	FILING DATE				
08898.105002		10/697,774	October 30, 2003				
APPLICANT		GROUP					
Theresa M. Deggendorf		3624					

U.S. PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE	
AP	5,848,400	12/8/98	Chang	705	35	7/01/96	

FOREIGN PATENT DOCUMENTS

	DOCUMENT NUMBER	DATE	COUNTRY	NAME	TRANSLATION
					YES NO.
AQ					

OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.)

AR	International ACH -- Expanding the Gateway Concept Beyond Canada, Vicki Anderson, Retail Payments Office, Federal Reserve System, April 15, 2002
AS	International Direct Deposit Technical Walkthru, Prepared for IRPPO, October 9, 2002
AT	FedACH SM Product Development Discussion, Federal Reserve Financial Services, U.S. Bank, November 30, 2001
AU	International Direct Deposit Overview, Electronic Payments, EROC, Federal Reserve Bank of New York, October 9, 2002
AV	Overview of the Federal Reserve System's Check to ACH Conversion (CTAC) Product, Presented February 15, 2002
AW	Overview, Federal Reserve and Check to ACH Conversion (CTAC), Presented to SWACHA - The Electronic Payments Resource, July 31, 2002
AX	The Federal Reserve & Check-to-ACH Conversion, NACHA Electronic Check Conference, September 23-24, 2002, Terry Roth, Retail Payments Office of the Federal Reserve System
AY	2002 ACH Rules, A Complete Guide to Rules & Regulations Governing the ACH Network, National Automated Clearing House Association, Copyright 2002. Attached pages: 1) Understanding the ACH Network: An ACH Primer, pp. 1-17; 2) Operating Rules of the National Automated Clearing House Association, Article Eight, pp. 28-29; 3) Operating Guidelines of the National Automated Clearing House Association: Section II, Chapter III, pp. 40-45; and Section IV, Chapter VI, pp. 120-140; and 4) Federal Reserve Bank Uniform Operating Circular [No. 4] on Automated Clearing House Items, June 25, 2001
AZ	

EXAMINER	DATE CONSIDERED
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EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.